

From: Army Sarge6

Subject: Study on Credit Bureaus Handling of Disputes

Date: Sep 14, 2004

Proposal: Notice of Study and Request for
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)
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Comments:

@@@Credit Reporting Agencies consistently violate the FACTA (formerly the FCRA) seemingly without fear of repercussion. They insist on acting like they write the laws and can follow and add to it in any way they please. I have persistently attempted to remove inaccurate information from the Credit Reporting Agencies to no avail. I would be more than happy to provide your agency with the paper trails of information showing my attempts at getting, not only the Credit Reporting Agencies to comply but also the original creditors.

It seems as though regulators need to step in and take some of the self perceived power away from these entities. That might go a long way to ensure that consumers are not getting the raw end of the deal simply because of the less than 100% accuracy in their reporting.

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